

KML LAW GROUP, P.C.
THE BNY INDEPENDENCE CENTER
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December 18, 2024

Michael A. Cibik, Esq.
Cibik Law, P.C.
1500 Walnut Street, Suite 900
Philadelphia, PA 19102

RE: **NOTICE OF DEFAULT UNDER COURT-APPROVED STIPULATION**
PNC BANK, NATIONAL ASSOCIATION vs. Karon A Simmons
Case No. 23-11011 AMC
Last 4 Digits of Loan No. 1184

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within fifteen (15) days of this Notice.

- Regular mortgage payments for the months of October 2024 through December 2024, in the amount of \$850.95 per month;

The total due is \$2,552.85 and must be received on or before January 2, 2025.

- The monthly payment for January 2025, is/will be due on the 1st day of the month and is not included in the figure listed above.

NOTICE TO BORROWER: Please call **your attorney** with any questions. We are **not permitted** under the Rules of Professional Responsibility to speak with you directly.

If you have proof that payments were made, fax that proof to our office at **215-825-6406**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay.

KML Law Group, P.C.
/s/ Denise Carlon
Denise Carlon, Esquire
KML Law Group P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
201-549-2363

cc: Karon A Simmons